



Order Filed on December 7, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
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Attorneys for Movant
First Home Mortgage Corporation

In Re:

James Alfred Ross, Kendra Shafer-Ross

Debtors.

Case No.: 22-18083 CMG

Adv. No.:

Hearing Date: 12/07/22 @ 10:00 a.m.

Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: December 7, 2022

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtors: James Alfred Ross, Kendra Shafer-Ross

Case No.: 22-18083 CMG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, First Home Mortgage Corporation, holder of a mortgage on real property located at 128 Rittenhouse Drive, Willingboro, NJ, 08046, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Lee Martin Perlman, Esquire, attorney for Debtors, James Alfred Ross and Kendra Shafer-Ross, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor will file a proof of claim prior to the proof of claim bar date; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors shall pay the arrearage claim of Secured Creditor in full, when filed, through the Chapter 13 Plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors reserves their right to object to Secured Creditor's proof of claim and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
James Alfred Ross, 2nd
Kendra L. Shafer-Ross
Debtors

Case No. 22-18083-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 07, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ James Alfred Ross, 2nd, Kendra L. Shafer-Ross, 128 Rittenhouse Dr, Willingboro, NJ 08046-2573

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor First Home Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Please consult attorney referral letter dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Lee Martin Perlman	on behalf of Debtor James Alfred Ross 2nd ecf@newjerseybankruptcy.com, mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Joint Debtor Kendra L. Shafer-Ross ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

District/off: 0312-3

User: admin

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Date Rcvd: Dec 07, 2022

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6